

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

WILLIAM T HUTCHINSON, SR.
KAREN S HUTCHINSON
Debtor(s)

Case No. 17-70463JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/14/2017.
- 2) The plan was confirmed on 08/18/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/24/2018, 12/14/2018, 03/15/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/25/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,606.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,115.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$98,579.50
Less amount refunded to debtor \$140.47

NET RECEIPTS: \$98,439.03

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,279.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,455.76
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,734.76

Attorney fees paid and disclosed by debtor: \$721.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCESS SERVICES++	Unsecured	1,619.00	NA	NA	0.00	0.00
AFNI	Unsecured	137.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	NA	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK(*)	Unsecured	517.00	NA	NA	0.00	0.00
FULL SERVICE NETWORK	Unsecured	90.00	NA	NA	0.00	0.00
INDIANA COUNTY TAX CLAIM BURE	Secured	8,600.00	7,583.93	7,072.18	7,072.18	1,491.69
INTERNAL REVENUE SERVICE*	Priority	19,000.00	17,598.89	17,598.89	17,598.89	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,951.97	3,951.97	26.64	0.00
LOMBARDO DANIELS AND MOSS++	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	928.00	968.45	968.45	6.53	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	711.00	711.38	711.38	4.79	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	455.00	455.03	455.03	3.07	0.00
NAVIENT SOLUTIONS INC O/B/O ECM	Unsecured	31,695.00	31,935.47	31,935.47	215.25	0.00
NAVIENT SOLUTIONS INC O/B/O ECM	Unsecured	6,727.00	6,751.69	6,751.69	45.51	0.00
NORTHWEST BANK S/B/M NORTHWE	Unsecured	3,235.00	2,869.15	2,869.15	19.34	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,500.00	356.84	356.84	356.84	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	553.39	553.39	553.39	60.76
PA DEPARTMENT OF REVENUE*	Unsecured	NA	20.50	20.50	0.14	0.00
PENELEC/FIRST ENERGY**	Unsecured	571.00	4,378.96	4,378.96	29.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	542.00	541.44	541.44	3.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,297.00	10,689.47	10,689.47	72.05	0.00
TEK COLLECT	Unsecured	427.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE OF C	Secured	109,402.00	110,462.71	0.00	36,108.54	0.00
US BANK TRUST NA - TRUSTEE OF C	Secured	0.00	7,763.99	7,763.99	7,763.99	0.00
US BANK TRUST NA - TRUSTEE OF C	Priority	0.00	314.87	314.87	314.87	0.00
US BANK TRUST NA - TRUSTEE OF C	Priority	0.00	287.15	287.15	287.15	0.00
US BANK TRUST NA - TRUSTEE OF C	Priority	0.00	2,130.56	2,130.56	2,130.56	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	121.51	121.51	0.82	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	105.97	105.97	0.71	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	683.04	683.04	4.60	0.00
WESTLAKE FINANCIAL SERVICES**	Secured	14,345.00	14,579.43	14,579.43	14,579.43	1,953.37

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WESTLAKE FINANCIAL SERVICES**	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$36,108.54	\$0.00
Mortgage Arrearage	\$7,763.99	\$7,763.99	\$0.00
Debt Secured by Vehicle	\$14,579.43	\$14,579.43	\$1,953.37
All Other Secured	\$7,625.57	\$7,625.57	\$1,552.45
TOTAL SECURED:	\$29,968.99	\$66,077.53	\$3,505.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$20,688.31	\$20,688.31	\$0.00
TOTAL PRIORITY:	\$20,688.31	\$20,688.31	\$0.00
GENERAL UNSECURED PAYMENTS:	\$64,184.03	\$432.61	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,734.76</u>	
Disbursements to Creditors	<u>\$90,704.27</u>	
TOTAL DISBURSEMENTS :		<u>\$98,439.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.